

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE MIDDLE DISTRICT OF ALABAMA**

IN RE:

PEGGY HOWARD  
SSAN: XXX-XX-3775

Case No. 16-31940-DHW  
Chapter 13

Debtor(s)

**TRUSTEE'S OBJECTION TO CONFIRMATION**

COMES NOW, the Trustee, and pursuant to 11 U.S.C. §1325 objects to confirmation of the debtor(s)' plan as filed. As grounds for said objection, the Trustee states as follows:

1. The debtor(s) filed a petition seeking relief under Chapter 13 of the United States Bankruptcy Code on July 22, 2016.
2. The debtor(s)' §341 Meeting of Creditors was held September 08, 2016.  
 (X) The debtor(s)' plan fails to meet the best interest of creditors test as discussed at the 341.  
 (X) At the 341, debtor disclosed a 1989 Mazda Millinium for which the schedules have not been amended to list this vehicle.

WHEREFORE, the above premises considered, Trustee objects to confirmation of the debtor(s)' plan and requests that either confirmation be denied or the case be continued until such time as the above referenced issues have been resolved.

Respectfully submitted this October 11, 2016.

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/s/ Sabrina L. McKinney  
Sabrina L. McKinney  
Acting Chapter 13 Trustee

**CERTIFICATE OF SERVICE**

I, the undersigned, hereby certify that I have served a copy of the foregoing Trustee's Objection to Confirmation on the parties listed below by either electronic mail or by placing same in the U.S. Mail, postage prepaid and properly addressed this October 11, 2016.

Copy to: DEBTOR(S)  
RICHARD D SHINBAUM

/s/ Sabrina L. McKinney

Sabrina L. McKinney  
Acting Chapter 13 Trustee